

CERTIFICATE OF EXPRESS MAILING



I hereby certify that on February 11, 2002, I placed the following documents in connection with a patent application for a METHOD OF OPERATING A SAVINGS PLAN FOR HEALTH CARE SERVICES: (i) Description (16 Pages), claims (8 pages) and Abstract (1 page) (ii) Declaration and Power of Attorney (iii) Declaration of Small Entity Status (iv) check for \$370 for basic filing fee for sixteen claims including two independent claims (iv) an acknowledgment postcard

in an Express Mail Post Office to Addressee envelope addressed to:

Assistant Commissioner of Patents Box Patent Application Washington, D.C. 20231

and deposited it with the United States Postal Service Express Mail Post Office to Addressee service and obtained the following tracing number: **EL906328195US**. I also paid the required postage for same.

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Dated: February 11, 2002